

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. 15-25055

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alan Dean Williams
2231 East 11620 South
Sandy, UT 84092

Brandi Ann Williams
2231 East 11620 South
Sandy, UT 84092

Social Security No.:
xxx-xx-2097

xxx-xx-3141

Employer's Tax I.D. No.:

Petition date: 6/1/15

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/16/15

R. Kimball Mosier
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of UtahIn re:
Alan Dean Williams
Brandi Ann Williams
DebtorsCase No. 15-25055-RKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
Form ID: rabl8jPage 1 of 2
Total Noticed: 45

Date Rcvd: Sep 16, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2015.

db/jdb
9850780 +Alan Dean Williams, Brandi Ann Williams, 2231 East 11620 South, Sandy, UT 84092-5651
++AARON S BARTHOLOMEW, PO BOX 182, PROVO UTAH 84603-0182
(address filed with court: Aaron S Bartholomew, PO Box 182, Provo, UT 84603)
9850782 Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400,
Washington, DC 20530-0001
9850783 Business Revenue Systems, Inc, PO Box 579, Burlington, IA 52601-0579
9864568 Care of Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
9850786 +Che Hlthcare, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
9850788 +Check City, Attn: Collection Department, P.O. Box 970183, Orem, UT 84097-0183
9850791 +Dollar Loan Center, 1789 West 7800 South, West Jordan, UT 84088-4017
9850792 +Fingerhut, PO Box 166, Newark, NJ 07101-0166
9850796 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
9850797 +Green Gate Services LLC, 600 F Street, Ste 3 # 721, Arcata, CA 95521-6301
9850798 +Home At Five, 1112 7th Avenue, Monroe, WI 53566-1364
9850799 Intermountain Health Care, Remittance Processing, PO Box 410400,
Salt Lake City, UT 84141-0400
9850801 +Johnaton J Ahdoot, MD, 15775 Laguna Canyon Rd Ste 290, Irvine, CA 92618-7705
9850802 +Mckenzie & Mckenzie P.A, 102 N state Suite 1, Preston, ID 83263-1178
9850803 +Medcah Inc, 320 Uluniu St Ste 5, Kailua, HI 96734-2529
9850806 +Mountain Loan Centers, 1251 E 100 S, Saint George, UT 84790-3069
9850807 Mountain Medical, PO Box 29684, Phoenix, AZ 85038-9684
9850808 +Newport Harbor Radiology Associates, PO Box 784, Indianapolis, IN 46206-0784
9850809 Optimum Outcomes, POB 660943, Dallas, TX 75266-0943
9850810 +Outsource Receivables, 372 24th St Ste 300, Ogden, UT 84401-1438
9850811 +Red Pine Lending, 3051 Sandlake Road, Crandon, WI 54520-8815
9850813 Silver Cloud Financial, 635 East Hwy 20, C, Upper Lake, CA 95485
9850814 +Snap Finance LLC, 1141 W 2400 S, Salt Lake City, UT 84119-1547
9850815 +Sprint, NCO Financial Services, 507 Prudential Road, Horsham, PA 19044-2368
9850816 +Sst/affcu, Attn:Bankruptcy, Po Box 3999, St. Joseph, MO 64503-0999
9850818 +Treehouse Athletic Club, 1101 East Draper Parkway, Draper, UT 84020-9096
9850819 Utah Pathology Services, Inc., P.O. Box 30309, Charleston, SC 29417-0309

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9850781 +E-mail/Text: e-bankruptcy@americafirst.com Sep 17 2015 02:05:05 America First Credit U,
Po Box 9199, Ogden, UT 84409-0199
9894591 +EDI: ATLASACQU.COM Sep 17 2015 01:43:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
9850784 +E-mail/Text: bankruptcy@cavps.com Sep 17 2015 02:04:46 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340
9850785 +E-mail/Text: opsqasbankruptcy@cashnetusa.com Sep 17 2015 02:03:58 Cash Net USA,
200 West Jackson, Suite 1400, Chicago, IL 60606-6929
9850787 +EDI: CAUT.COM Sep 17 2015 01:43:00 Chase Auto, Attn:National Bankruptcy Dept,
Po Box 29505, Phoenix, AZ 85038-9505
9850789 +EDI: CCS.COM Sep 17 2015 01:43:00 Credit Collection Services, Two Wells Avenue,
Newton Center, MA 02459-3246
9850790 +EDI: RCSFNBMARIN.COM Sep 17 2015 01:43:00 Credit One Bank, Po Box 98873,
Las Vegas, NV 89193-8873
9850794 +EDI: AMINFOFP.COM Sep 17 2015 01:43:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
9850793 +EDI: AMINFOFP.COM Sep 17 2015 01:43:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
9850795 EDI: CCS.COM Sep 17 2015 01:43:00 Geico Indemnity Company, PO Box 55126,
Boston, MA 02205-5126
9850800 EDI: IRS.COM Sep 17 2015 01:43:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
9850804 +EDI: MERRICKBANK.COM Sep 17 2015 01:43:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 9201,
Old Bethpage, NY 11804-9001
9850805 +EDI: MID8.COM Sep 17 2015 01:43:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
9850812 +EDI: DRIV.COM Sep 17 2015 01:43:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
9850817 +E-mail/Text: pauline.burt@timepaymentcorp.com Sep 17 2015 02:04:38 Timepayment Corp Llc,
16 New England Executive Office Park S., Burlington, MA 01803-5217
9850820 EDI: UTAHTAXCOMM.COM Sep 17 2015 01:43:00 Utah State Tax Commission,
Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340
9850821 +EDI: BLUESTEM.COM Sep 17 2015 01:43:00 Webbank/fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 1088-2

User: admin
Form ID: rab18j

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2015 at the address(es) listed below:

George B. Hofmann tr, IV trustee@cohnekinghorn.com,
dhaney@cohnekinghorn.com;jthorsen@cohnekinghorn.com;UT16@ecfcbis.com
KC Garner on behalf of Debtor Alan Dean Williams kc@beehivelaw.com, ecfbeehivelegal@gmail.com,
sally@beehivelaw.com,bryan@beehivelaw.com
KC Garner on behalf of Joint Debtor Brandi Ann Williams kc@beehivelaw.com,
ecfbeehivelegal@gmail.com,sally@beehivelaw.com,bryan@beehivelaw.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4